

credit card account;

b) supplying the custodial authorizing entity with at least account identification data;

c) designating a payment category;

d) generating a transaction code reflecting at least said designated payment category and a purchase authorization within said designated payment category;

e) communicating the transaction code to a merchant to consummate a purchase within defined purchase parameters utilizing said transaction code;

f) verifying that said defined purchase parameters are within said designated payment category; and

g) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the purchase.

Please insert the following new claims:

1. 18. A method of performing secure credit card purchases, said method comprising the steps of:

a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's credit card account;

b) supplying the custodial authorizing entity with at least account identification data;

c) defining a plurality of payment categories, at least

one of said payment categories including at least two of said purchase authorizations for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals;

d) designating at least one of said payment categories:

e) generating a transaction code reflecting at least said designated payment category and a purchase authorization within said designated payment category;

f) communicating the transaction code to a merchant to consummate a purchase within defined purchase parameters;

g) verifying that said defined purchase parameters are within said designated payment category; and

h) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the purchase.

1619. A method of performing secure credit card purchases, said method comprising the steps of:

a) contacting a custodial authorizing entity having custodial responsibility of account parameters of a customer's credit card account;

b) supplying the custodial authorizing entity with at least account identification data;

c) defining a plurality of payment categories, said payment categories including at least (i) authorization for a single transaction at a fixed amount for a purchase; ii) authorization for a single transaction at a maximum amount for a

purchase; and iii) authorization for multiple transactions at a maximum total amount for purchases;

d) designating at least one of said payment categories:

e) generating a transaction code reflecting at least said designated payment category and a purchase authorization within said designated payment category;

f) communicating the transaction code to a merchant to consummate a purchase within defined purchase parameters;

g) verifying that said defined purchase parameters are within said designated payment category; and

h) obtaining said purchase authorization so as to confirm that said defined purchase parameters are within said designated payment category and complete the purchase.

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